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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE PATENT

Applicant(s): Richard Marc Libman Attorney Docket No.: 23651.0500
Serial No.: 08/834,240 Group Art Unit: 2761
Filed: April 15, 1997 Examiner: R. Alvarez
TITLE: METHOD AND APPARATUS FOR PREPARING CLIENT COMMUNICATIONS INVOLVING FINANCIAL PRODUCTS AND SERVICES

SUPPLEMENTAL DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled METHOD AND APPARATUS FOR PREPARING CLIENT COMMUNICATIONS INVOLVING FINANCIAL PRODUCTS AND SERVICES, the specification of which:

** check one ** [] is attached hereto.
[X] was filed on April 15, 1997
as Application Serial No. 08/834,240
and was amended on April 2, 1999, June 10, 1999, July 14, 1999, November 4, 1999, and December 6, 1999
(if applicable)

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to the examination of this application in accordance with 37 C.F.R. §1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or PCT International application having a filing date before that of the application on which priority is claimed.

Number	Country	Filing Date	Priority Not Claimed
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I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

Application Number	Filing Date
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Application Number	Filing Date
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I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application or PCT International application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose material information as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application.

08/661,004	June 10, 1996	U.S. Patent No. 5,987,434 Issued November 16, 1999
Application Serial No.	Filing Date	Status --- Patent, Pending, Abandoned

Application Serial No.	Filing date	Status --- Patent, Pending, Abandoned
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

EXECUTED as of the date written below by the inventor to this patent application:

Full name of first joint inventor: RICHARD MARC LIBMAN

Inventor's signature: [Signature] Date: 1/5/2000

Residence: 10947 East Lillian Lane, Scottsdale, Arizona 85259

Citizenship: United States Citizen

Post Office Address: Same as Residence

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